

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lisia Cartwright
Debtor(s)

Bankruptcy Case No.: 20-70354-JAD
Issued Per 9/25/2020 Proceeding
Chapter: 13
Docket No.: 29 - 21
Concil. Conf.: January 14, 2021 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 1, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$968 as of October-2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 14, 2021 at 11:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 5 of M&T Bank .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 30, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Lisia Cartwright
Debtor(s)

Case No. 20-70354-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 30, 2020

User: msch
Form ID: 149

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15264492	Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15264493	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
15264494	+ Becket & Lee, POB 3001, Malvern, PA 19355-0701
15264495	+ C & G, 1201 12th St, Altoona, PA 16601-3421
15264504	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
15264505	++ CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849 address filed with court:, Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380
15264498	+ Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15269660	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15264500	+ Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
15264508	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15264509	+ KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15264514	Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
15286232	+ Penelec, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel NJ 07733-1976
15264515	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15264516	Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
15264517	+ Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15270419	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15264524	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15264527	+ Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2020 03:31:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15264491	+ Email/Text: g20956@att.com	Oct 01 2020 03:17:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15264489	+ Email/Text: EBNProcessing@afni.com	Oct 01 2020 03:16:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15264490	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 01 2020 03:33:19	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
15264496	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 01 2020 03:34:44	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15264497	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 01 2020 03:34:44	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15267722	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0315-7

User: msch

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Total Noticed: 51

		Oct 01 2020 03:34:44	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15264501	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2020 03:15:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
15264502	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 01 2020 03:33:10	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15264503	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 01 2020 03:33:10	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15264506	+ Email/Text: Bankruptcy.Consumer@dish.com	Oct 01 2020 03:16:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15264507	+ Email/Text: bankruptcynotices@dcicollect.com	Oct 01 2020 03:17:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15264499	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 01 2020 03:31:27	Chase Card, Po Box 15298, Wilmington, DE 19850
15264510	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 01 2020 03:15:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15265846	Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2020 03:31:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15264511	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2020 03:31:35	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15264513	Email/Text: camanagement@mtb.com	Oct 01 2020 03:15:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15264512	Email/Text: camanagement@mtb.com	Oct 01 2020 03:15:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15274166	Email/Text: camanagement@mtb.com	Oct 01 2020 03:15:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15264519	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2020 03:34:47	Portfolio Recovery, POB 12914, Norfolk, VA 23541
15264518	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2020 03:34:47	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15280343	+ Email/Text: bankruptcy@sccompanies.com	Oct 01 2020 03:17:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15264520	+ Email/Text: bankruptcy@sccompanies.com	Oct 01 2020 03:17:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15264521	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2020 03:34:40	Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15264522	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2020 03:31:25	Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15264523	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2020 03:34:41	Synch/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15264714	+ Email/PDF: gecsed@recoverycorp.com	Oct 01 2020 03:34:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286334	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 01 2020 03:34:54	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15264525	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 01 2020 03:15:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15264526	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 01 2020 03:15:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 30

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
15272913	*+	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15272911	*+	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
15272912	*+	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
15272914	*	Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901
15272915	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bankamerica, Po Box 982238, El Paso, TX 79998
15272916	*+	Becket & Lee, POB 3001, Malvern, PA 19355-0701
15272917	*+	C & G, 1201 12th St, Altoona, PA 16601-3421
15272918	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15272926	*P++	CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805, address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
15272927	*P++	CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849, address filed with court:, Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380
15272919	*	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15272920	*+	Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15272922	*+	Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191
15272923	*+	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
15272924	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15272925	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15272930	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15272928	*+	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15272929	*+	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15272921	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
15272931	*+	KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15272932	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15272933	*+	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15272935	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15272934	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Po Box 900, Millsboro, DE 19966
15272936	*	Nationwide, CscI Dispute Team N8235-04m, Des Moines, IA 50306
15272941	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, POB 12914, Norfolk, VA 23541
15272937	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15272938	*	Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733
15272939	*+	Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15272940	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15272942	*+	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
15272943	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15272944	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15272945	*+	Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
15272946	*+	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15272947	*+	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15272948	*+	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
15272949	*+	Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTAL: 1 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: msch

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Date Rcvd: Sep 30, 2020

Form ID: 149

Total Noticed: 51

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5